A M E N D M E N T S   T O   T H E   C L A I M S

1 – 69. (CANCELLED)

70. (PREVIOUSLY PRESENTED)   A method comprising:
accessing stored account data associated with a financial account, the stored
account data including an account identifier that is associated with the financial
account;

     determining by a computer, a certificate identifier corresponding
to the financial account, said certificate identifier being different from said account
identifier;

     assigning in a database, by the computer, the corresponding certificate
identifier to the financial account for identifying the financial account;

     producing a gift certificate including thereon said corresponding certificate
identifier,

       said gift certificate not including said account identifier; and
distributing said gift certificate to an owner of said financial account.

71. (PREVIOUSLY PRESENTED)   The method of claim 70 wherein the
financial account identifier cannot be discerned from the gift certificate identifier
by a third party.

72. (PREVIOUSLY PRESENTED)   The method of claim 70, further
including the steps of:

     receiving an indication of a gift certificate redemption; and

     updating stored account data to reflect the redemption.

73. (PREVIOUSLY PRESENTED) A method comprising:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

determining, by a computer, a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;

assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and distributing said gift certificate to a recipient.

74. (PREVIOUSLY PRESENTED) The method of claim 73 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

75. (PREVIOUSLY PRESENTED) The method of claim 73, further including the steps of:

receiving an indication of a gift certificate redemption; and

updating stored account data to reflect the redemption.

76.   (PREVIOUSLY PRESENTED) A system comprising:

computer means for generating a certificate identifier linked to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

means for producing a gift certificate including thereon said certificate identifier,

said gift certificate not including said account identifier; and

means for distributing said gift certificate to an owner of said financial account.

77.   (PREVIOUSLY PRESENTED)   A system comprising:

computer means for generating a certificate identifier linked to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

means for producing a gift certificate including thereon said certificate identifier,

said gift certificate not including said account identifier; and

means for distributing said gift certificate to a recipient.

78.   (PREVIOUSLY PRESENTED) A computer-readable storage medium encoded with processing instructions, said processing instructions for directing a computer to perform the steps of:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

determining, by a computer, a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;

assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and distributing said gift certificate to an owner of said financial account.

79. (PREVIOUSLY PRESENTED) A computer-readable storage medium encoded with processing instructions, said processing instructions for directing a computer to perform the steps of:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

determining, by a computer, a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;

assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and distributing said gift certificate to a recipient.

80-91.   (CANCELLED)

92. (PREVIOUSLY PRESENTED) The method of claim 70, in which the assigned corresponding certificate identifier is linked to the financial account.

93. (CURRENTLY AMENDED) The method of claim 70, in which producing comprises:

~~applying a user-alterable means for~~ obstructing the visibility of said corresponding certificate identifier.

94. (PREVIOUSLY PRESENTED) The method of claim 70, further comprising:

determining a security code corresponding to said gift certificate; and

transmitting said security code to said owner of the financial account.

95. (PREVIOUSLY PRESENTED) The method of claim 70, further comprising:

determining a security code corresponding to said gift certificate; and

printing said security code on said gift certificate.

96. (PREVIOUSLY PRESENTED) The method of claim 70, further comprising:

producing a security token storing a security token corresponding to said gift certificate; and

distributing said security token.

97. (PREVIOUSLY PRESENTED) The method of claim 70, wherein said gift certificate is embodied as a magnetic stripe card.

98. (PREVIOUSLY PRESENTED) The method of claim 70, wherein said gift certificate is embodied as a token.

99. (PREVIOUSLY PRESENTED NEW) The method of claim 70, wherein said gift certificate is
embodied as an event ticket.

100. (PREVIOUSLY PRESENTED) The method of claim 73, in which the assigned corresponding
certificate identifier is linked to the financial account.

101. (CURRENTLY AMENDED) The method of claim 73, in which producing comprises:

~~applying a user-alterable means for~~ obstructing the visibility of said corresponding certificate identifier.

102. (PREVIOUSLY PRESENTED) The method of claim 73, further comprising:

determining a security code corresponding to said gift certificate; and

transmitting said security code to said recipient of the financial account.

103. (PREVIOUSLY PRESENTED) The method of claim 73, further

comprising:

determining a security code corresponding to said gift certificate; and

printing said security code on said gift certificate.

104. (PREVIOUSLY PRESENTED) The method of claim 73, further

comprising:

    producing a security token storing a security token corresponding to said gift

certificate; and

    distributing said security token.

105. (PREVIOUSLY PRESENTED) The method of claim 73, wherein said

gift certificate is

embodied as a magnetic stripe card.

106. (PREVIOUSLY PRESENTED) The method of claim 73, wherein said

gift certificate is

embodied as a token.

107. (PREVIOUSLY PRESENTED) The method of claim 73, wherein said

gift certificate is

embodied as an event ticket.

108. (PREVIOUSLY PRESENTED) The method of claim 70, in which the

computer comprises a

credit card issuer central controller.

109. (PREVIOUSLY PRESENTED) The method of claim 73, in which the computer comprises a

credit card issuer central controller.

110. (PREVIOUSLY PRESENTED) An apparatus comprising:

a processor;

a database accessible by the processor; and

a computer-readable storage medium encoded with processing instructions, said processing instructions for directing the processor to perform:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

generating a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;

assigning in the database the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and

distributing said gift certificate to an owner of said financial account.

111. (CURRENTLY AMENDED) An apparatus comprising:

a processor;

a database accessible by the processor; and

a computer-readable storage medium encoded with processing instructions, said processing instructions for directing the processor to perform:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

generating a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;

assigning in the database the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and distributing said gift certificate to a recipient.